

## CLAIMS

1. A method of enabling online banking, the method including the steps of:  
providing a banking customer with a form including coded data indicative of an  
5 identity of the form;  
receiving, in a computer system, data from a sensing device regarding an  
identity of the banking customer and regarding the identity of the form, the sensing  
device containing the data regarding the identity of the banking customer and sensing the  
data regarding the identity of the form using at least some of the coded data; and  
10 identifying, in the computer system and from the data regarding the identity of  
the banking customer and the identity of the form, a banking transaction.
2. The method of claim 1 in which the coded data is also indicative of at least one  
parameter of the banking transaction, and the method includes receiving, in the computer  
15 system, indicating data from the sensing device regarding said at least one parameter of  
the banking transaction, the sensing device sensing the indicating data using at least  
some of the coded data.
3. The method of claim 2 which includes receiving, in the computer system, data  
20 from the sensing device regarding movement of the sensing device relative to the form,  
the sensing device generating data regarding its own movement relative to the form.
4. The method of any one of claims 2 in which the parameter is an action  
parameter of the banking transaction, the method including effecting, in the computer  
25 system, an operation in respect of the action parameter.
5. The method of claim 4 in which the action parameter of the banking transaction  
is selected from the group comprising:  
a request for information relating to banking services, an order for checks, a  
30 request to stop checks, an application for a new account, an application for a loan, a  
request for an account history, a request for a withdrawal of funds, a request for a  
transfer of funds, a request for an account balance, a payment of a bill, and a request for

a list of bill payments.

6. The method of claim 3 in which the parameter is an option parameter of the banking transaction, the method including identifying, in the computer system, that the banking customer has entered a hand-drawn mark by means of the sensing device and effecting, in the computer system, an operation associated with the option parameter.

7. The method of claim 6 in which the option parameter is associated with at least one of:

a request for information relating to banking services, an order for checks, a request to stop checks, an application for a new account, an application for a loan, a request for an account history, a request for a withdrawal of funds, a request for a transfer of funds, a request for an account balance, a payment of a bill, a request for a list of bill payments, an account, a currency, and a payee name.

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8. The method of claim 3 in which the parameter is a text parameter of the banking transaction, the method including identifying, in the computer system, that the banking customer has entered handwritten text data by means of the sensing device and effecting, in the computer system, an operation associated with the text parameter.

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9. The method of claim 8 which includes converting, in the computer system, the handwritten text data to computer text.

10. The method of claim 9 in which the text parameter is associated with at least one of:

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a check amount, a payee name, a currency amount, a transfer amount, a payment amount, a payment date, and a check number.

11. The method of claim 3 in which the parameter is an authorization parameter of the banking transaction, the method including identifying, in the computer system, that the banking customer has entered a handwritten signature by means of the sensing device and effecting, in the computer system, an operation associated with the authorization

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parameter.

12. The method of claim 11 which includes verifying, in the computer system, that the signature is that of the customer.

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13. The method of claim 12 in which the authorization parameter is associated with authorization for at least one of:

access to account information, withdrawal of funds, transfer of funds, payment of a bill, modification of a bill payment, deletion of a bill payment, stopping of checks, and ordering of checks.

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14. The method of claim 3 in which the parameter is a picture parameter of the banking transaction, the method including identifying, in the computer system, that the banking customer has entered a hand-drawn picture by means of the sensing device and effecting, in the computer system, an operation associated with the picture parameter.

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15. The method of claim 14 in which the picture parameter is associated with a graphic design for a customer's checks.

20 16. The method of claim 1 in which the form contains information relating to at least one of:

information relating to banking services, an order for checks, a request to stop checks, an application for a new account, an application for a loan, a request for an account history, a request for a withdrawal of funds, a request for a transfer of funds, a request for an account balance, a payment of a bill, and a request for a list of bill payments.

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17. The method of claim 1 which includes printing the form on demand.

30 18. The method of claim 17 which includes printing the form on a surface of a surface-defining means and, at the same time that the form is printed, printing the coded data on the surface.

19. The method of claim 18 which includes printing the coded data to be substantially invisible in the visible spectrum.
- 5 20. The method of claim 1 which includes retaining a retrievable record of each form generated, the form being retrievable using its identity as contained in its coded data.
21. The method of claim 1 which includes distributing a plurality of forms using a  
10 mixture of multicast and pointcast communications protocols.
22. The method of claim 1 which includes providing all required information relating to the banking transaction in the form to eliminate the need for a separate display device.  
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23. The method of claim 1 in which the form is printed on multiple pages and in which the method includes binding the pages.
24. A system for enabling online banking, the system including:  
20 a form including coded data indicative of an identity of the form; and  
a computer system for receiving from a sensing device data regarding an identity of the banking customer and the identity of the form, and for identifying, from said received data, a banking transaction, the sensing device containing the data regarding the identity of the banking customer and sensing the data regarding the identity  
25 of the form using at least some of the coded data.
25. The system of claim 24 in which the coded data is also indicative of at least one parameter of the banking transaction, the computer system receiving indicating data from the sensing device regarding said at least one parameter of the banking transaction, and  
30 the sensing device sensing the indicating data using at least some of the coded data.
26. The system of claim 24 which includes the sensing device, the sensing device

sensing its movement relative to the form.

27. The system of claim 25 in which said at least one parameter of the banking transaction is selected from the group comprising an action parameter of the banking transaction, an option parameter of the banking transaction, a text parameter of the banking transaction, an authorization parameter of the banking transaction, and a picture parameter of the banking transaction.

28. The system of claim 27 in which the action parameter of the banking transaction is selected from the group comprising:

a request for information relating to banking services, an order for checks, a request to stop checks, an application for a new account, an application for a loan, a request for an account history, a request for a withdrawal of funds, a request for a transfer of funds, a request for an account balance, a payment of a bill, and a request for a list of bill payments.

29. The system of claim 27 in which the option parameter is associated with at least one of:

a request for information relating to banking services, an order for checks, a request to stop checks, an application for a new account, an application for a loan, a request for an account history, a request for a withdrawal of funds, a request for a transfer of funds, a request for an account balance, a payment of a bill, a request for a list of bill payments, an account, a currency, and a payee name.

30. The system of claim 27 in which the text parameter is associated with at least one of:

a check amount, a payee name, a currency amount, a transfer amount, a payment amount, a payment date, and a check number.

31. The system of claim 27 in which the authorization parameter is associated with authorization for at least one of:

access to account information, withdrawal of funds, transfer of funds, payment

of a bill, modification of a bill payment, deletion of a bill payment, stopping of checks, and ordering of checks.

32. The system of claim 27 in which the picture parameter is associated with a  
5 graphic design for a customer's check.

33. The system of claim 26 in which the sensing device includes a marking nib.

34. The system of claim 24 in which the form is printed on a surface of a surface-  
10 defining means and in which the system includes a printer for printing the form on demand.

35. The system of claim 34 in which the printer prints the coded data at the same  
time as printing the form on the surface-defining means.

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36. The system of claim 24 in which the coded data is substantially invisible in the  
visible spectrum.

37. The system of claim 24 which includes a database for keeping a retrievable  
20 record of each form generated, each form being retrievable by using its identity as included in its coded data.

38. The system of claim 34 in which, to cater for a form printed on multiple pages,  
the printer includes a binding means for binding the pages.

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